

1 AN ACT concerning regulation.

2 **Be it enacted by the People of the State of Illinois,**  
3 **represented in the General Assembly:**

4 Section 5. The Illinois Banking Act is amended by adding  
5 Section 5g as follows:

6 (205 ILCS 5/5g new)

7 Sec. 5g. Savings promotion raffle.

8 (a) As used in this Section, "savings promotion raffle" has  
9 the same meaning as that term is given in Section 20 of the  
10 Federal Deposit Insurance Act (12 U.S.C. 1829a).

11 (b) If authorized by its board of directors, a State bank  
12 may conduct a savings promotion raffle. The savings promotion  
13 raffle shall be conducted so that each token or ticket  
14 representing an entry in the savings promotion raffle has an  
15 equal chance of being drawn. A State bank shall not conduct a  
16 savings promotion raffle in a manner that jeopardizes the State  
17 bank's safety and soundness or misleads its customers.

18 (c) The Secretary may examine the conduct of a savings  
19 promotion raffle and may issue a cease and desist order for a  
20 violation of this Section.

21 (d) A State bank shall maintain records sufficient to  
22 facilitate an audit of the savings promotion raffle.

1 Section 10. The Savings Bank Act is amended by adding  
2 Section 7008 as follows:

3 (205 ILCS 205/7008 new)

4 Sec. 7008. Savings promotion raffle.

5 (a) As used in this Section, "savings promotion raffle" has  
6 the same meaning as that term is given in Section 4 of the Home  
7 Owners' Loan Act (12 U.S.C. 1463).

8 (b) If authorized by its board of directors, a savings bank  
9 may conduct a savings promotion raffle. The savings promotion  
10 raffle shall be conducted so that each token or ticket  
11 representing an entry in the savings promotion raffle has an  
12 equal chance of being drawn. A savings bank shall not conduct a  
13 savings promotion raffle in a manner that jeopardizes the  
14 savings bank's safety and soundness or misleads its customers.

15 (c) The Secretary may examine the conduct of a savings  
16 promotion raffle and may issue a cease and desist order for a  
17 violation of this Section.

18 (d) A savings bank shall maintain records sufficient to  
19 facilitate an audit of the savings promotion raffle.

20 Section 15. The Illinois Credit Union Act is amended by  
21 changing Sections 7, 46, and 57.1 and by adding Section 42.7 as  
22 follows:

23 (205 ILCS 305/7) (from Ch. 17, par. 4408)

1           Sec. 7. Reciprocity; out-of-state ~~Reciprocity—out of~~  
2 ~~state~~ credit unions.

3           (1) A credit union organized and duly chartered as a credit  
4 union in another state shall be permitted to conduct business  
5 as a credit union in this State ~~state~~ if and so long as a credit  
6 union chartered under the laws of this State ~~state~~ is permitted  
7 to do business in such other state, provided that:

8           (a) The credit union shall register with the office  
9 prior to operating in this State, on a form specified by  
10 the Secretary.

11           (b) The credit union may be required to pay a  
12 registration fee in accordance with rules promulgated by  
13 the Secretary and the Director.

14           (c) The credit union shall comply with rules  
15 promulgated by the Secretary concerning the operation of  
16 out-of-state ~~out-of-state~~ credit unions in this State.

17           (d) The credit union shall not conduct business in  
18 Illinois on terms that are less restrictive than the  
19 standards applicable to its operation in its home  
20 chartering state. In every instance with respect to its  
21 activities and operations in Illinois, the credit union  
22 shall comply with applicable Illinois law.

23           (e) Permission to operate in the State may be revoked  
24 by the Secretary or the Director if the credit union  
25 engages in any activity in the State that would constitute  
26 (i) a violation of this Act or other applicable law, (ii) a

1 violation of any rule adopted in accordance with this Act  
2 or other applicable law, (iii) a violation of any order of  
3 the Secretary or Director issued under his or her authority  
4 under this Act, or (iv) an unsafe or unsound practice in  
5 the discretion of the Secretary or Director.

6 (1.5) The failure of a credit union chartered in another  
7 state to register with the Secretary shall not impair the  
8 collectability of a loan made to a resident of this State.

9 (2) It is intended that the legal existence of credit  
10 unions chartered under this Act be recognized beyond the limits  
11 of this State and that, subject to any reasonable registration  
12 requirements, any credit union transacting business outside of  
13 this State be granted the protection of full faith and credit  
14 under Section 1 of Article IV of the Constitution of the United  
15 States.

16 (Source: P.A. 97-133, eff. 1-1-12.)

17 (205 ILCS 305/42.7 new)

18 Sec. 42.7. Savings promotion raffle.

19 (a) As used in this Section, "savings promotion raffle"  
20 means a raffle conducted by a credit union where the sole  
21 consideration required for a chance of winning designated  
22 prizes is the deposit of at least a specified amount of money  
23 in a savings account or other savings program offered by the  
24 credit union.

25 (b) If authorized by its board of directors, a credit union

1 may conduct a savings promotion raffle. The savings promotion  
2 raffle shall be conducted so that each token or ticket  
3 representing an entry in the savings promotion raffle has an  
4 equal chance of being drawn. A credit union shall not conduct a  
5 savings promotion raffle in a manner that jeopardizes the  
6 credit union's safety and soundness or mislead its members.

7 (c) The Secretary may examine the conduct of a savings  
8 promotion raffle and may issue a cease and desist order for a  
9 violation of this Section.

10 (d) A credit union shall maintain records sufficient to  
11 facilitate an audit of the savings promotion raffle.

12 (205 ILCS 305/46) (from Ch. 17, par. 4447)

13 Sec. 46. Loans and interest rate.

14 (1) A credit union may make loans to its members for such  
15 purpose and upon such security and terms, including rates of  
16 interest, as the credit committee, credit manager, or loan  
17 officer approves. Notwithstanding the provisions of any other  
18 law in connection with extensions of credit, a credit union may  
19 elect to contract for and receive interest and fees and other  
20 charges for extensions of credit subject only to the provisions  
21 of this Act and rules promulgated under this Act, except that  
22 extensions of credit secured by residential real estate shall  
23 be subject to the laws applicable thereto. The rates of  
24 interest to be charged on loans to members shall be set by the  
25 board of directors of each individual credit union in

1 accordance with Section 30 of this Act and such rates may be  
2 less than, but may not exceed, the maximum rate set forth in  
3 this Section. A borrower may repay his loan prior to maturity,  
4 in whole or in part, without penalty. The credit contract may  
5 provide for the payment by the member and receipt by the credit  
6 union of all costs and disbursements, including reasonable  
7 attorney's fees and collection agency charges, incurred by the  
8 credit union to collect or enforce the debt in the event of a  
9 delinquency by the member, or in the event of a breach of any  
10 obligation of the member under the credit contract. A  
11 contingency or hourly arrangement established under an  
12 agreement entered into by a credit union with an attorney or  
13 collection agency to collect a loan of a member in default  
14 shall be presumed prima facie reasonable.

15 (2) Credit unions may make loans based upon the security of  
16 any interest or equity in real estate, subject to rules and  
17 regulations promulgated by the Secretary. In any contract or  
18 loan which is secured by a mortgage, deed of trust, or  
19 conveyance in the nature of a mortgage, on residential real  
20 estate, the interest which is computed, calculated, charged, or  
21 collected pursuant to such contract or loan, or pursuant to any  
22 regulation or rule promulgated pursuant to this Act, may not be  
23 computed, calculated, charged or collected for any period of  
24 time occurring after the date on which the total indebtedness,  
25 with the exception of late payment penalties, is paid in full.

26 For purposes of this subsection (2) of this Section 46, a

1 prepayment shall mean the payment of the total indebtedness,  
2 with the exception of late payment penalties if incurred or  
3 charged, on any date before the date specified in the contract  
4 or loan agreement on which the total indebtedness shall be paid  
5 in full, or before the date on which all payments, if timely  
6 made, shall have been made. In the event of a prepayment of the  
7 indebtedness which is made on a date after the date on which  
8 interest on the indebtedness was last computed, calculated,  
9 charged, or collected but before the next date on which  
10 interest on the indebtedness was to be calculated, computed,  
11 charged, or collected, the lender may calculate, charge and  
12 collect interest on the indebtedness for the period which  
13 elapsed between the date on which the prepayment is made and  
14 the date on which interest on the indebtedness was last  
15 computed, calculated, charged or collected at a rate equal to  
16 1/360 of the annual rate for each day which so elapsed, which  
17 rate shall be applied to the indebtedness outstanding as of the  
18 date of prepayment. The lender shall refund to the borrower any  
19 interest charged or collected which exceeds that which the  
20 lender may charge or collect pursuant to the preceding  
21 sentence. The provisions of this amendatory Act of 1985 shall  
22 apply only to contracts or loans entered into on or after the  
23 effective date of this amendatory Act.

24 (3) Notwithstanding any other provision of this Act, a  
25 credit union authorized under this Act to make loans secured by  
26 an interest or equity in real estate may engage in making

1 "reverse mortgage" loans to persons for the purpose of making  
2 home improvements or repairs, paying insurance premiums or  
3 paying real estate taxes on the homestead properties of such  
4 persons. If made, such loans shall be made on such terms and  
5 conditions as the credit union shall determine and as shall be  
6 consistent with the provisions of this Section and such rules  
7 and regulations as the Secretary shall promulgate hereunder.  
8 For purposes of this Section, a "reverse mortgage" loan shall  
9 be a loan extended on the basis of existing equity in homestead  
10 property and secured by a mortgage on such property. Such loans  
11 shall be repaid upon the sale of the property or upon the death  
12 of the owner or, if the property is in joint tenancy, upon the  
13 death of the last surviving joint tenant who had such an  
14 interest in the property at the time the loan was initiated,  
15 provided, however, that the credit union and its member may by  
16 mutual agreement, establish other repayment terms. A credit  
17 union, in making a "reverse mortgage" loan, may add deferred  
18 interest to principal or otherwise provide for the charging of  
19 interest or premiums on such deferred interest. "Homestead"  
20 property, for purposes of this Section, means the domicile and  
21 contiguous real estate owned and occupied by the mortgagor.

22 (4) Notwithstanding any other provisions of this Act, a  
23 credit union authorized under this Act to make loans secured by  
24 an interest or equity in real property may engage in making  
25 revolving credit loans secured by mortgages or deeds of trust  
26 on such real property or by security assignments of beneficial

1 interests in land trusts.

2 For purposes of this Section, "revolving credit" has the  
3 meaning defined in Section 4.1 of the Interest Act.

4 Any mortgage or deed of trust given to secure a revolving  
5 credit loan may, and when so expressed therein shall, secure  
6 not only the existing indebtedness but also such future  
7 advances, whether such advances are obligatory or to be made at  
8 the option of the lender, or otherwise, as are made within  
9 twenty years from the date thereof, to the same extent as if  
10 such future advances were made on the date of the execution of  
11 such mortgage or deed of trust, although there may be no  
12 advance made at the time of execution of such mortgage or other  
13 instrument, and although there may be no indebtedness  
14 outstanding at the time any advance is made. The lien of such  
15 mortgage or deed of trust, as to third persons without actual  
16 notice thereof, shall be valid as to all such indebtedness and  
17 future advances from the time said mortgage or deed of trust is  
18 filed for record in the office of the recorder of deeds or the  
19 registrar of titles of the county where the real property  
20 described therein is located. The total amount of indebtedness  
21 that may be so secured may increase or decrease from time to  
22 time, but the total unpaid balance so secured at any one time  
23 shall not exceed a maximum principal amount which must be  
24 specified in such mortgage or deed of trust, plus interest  
25 thereon, and any disbursements made for the payment of taxes,  
26 special assessments, or insurance on said real property, with

1 interest on such disbursements.

2 Any such mortgage or deed of trust shall be valid and have  
3 priority over all subsequent liens and encumbrances, including  
4 statutory liens, except taxes and assessments levied on said  
5 real property.

6 (4-5) For purposes of this Section, "real estate" and "real  
7 property" include a manufactured home as defined in subdivision  
8 (53) of Section 9-102 of the Uniform Commercial Code which is  
9 real property as defined in Section 5-35 of the Conveyance and  
10 Encumbrance of Manufactured Homes as Real Property and  
11 Severance Act.

12 (5) Compliance with federal or Illinois preemptive laws or  
13 regulations governing loans made by a credit union chartered  
14 under this Act shall constitute compliance with this Act.

15 (6) Credit unions may make residential real estate mortgage  
16 loans on terms and conditions established by the United States  
17 Department of Agriculture through its Rural Development  
18 Housing and Community Facilities Program. The portion of any  
19 loan in excess of the appraised value of the real estate shall  
20 be allocable only to the guarantee fee required under the  
21 program.

22 (7) For a renewal, refinancing, or restructuring of an  
23 existing loan at the credit union that is secured by an  
24 interest or equity in real estate, a new appraisal of the  
25 collateral shall not be required when (i) ~~the transaction~~  
26 ~~involves an existing extension of credit at the credit union,~~

1 no new moneys are advanced other than funds necessary to cover  
2 reasonable closing costs, or (ii) ~~and~~ there has been no obvious  
3 or material change in market conditions or physical aspects of  
4 the real estate that threatens the adequacy of the credit  
5 union's real estate collateral protection after the  
6 transaction, even with the advancement of new moneys. The  
7 Department reserves the right to require an appraisal under  
8 this subsection (7) whenever the Department believes it is  
9 necessary to address safety and soundness concerns.

10 (Source: P.A. 97-133, eff. 1-1-12; 98-749, eff. 7-16-14;  
11 98-784, eff. 7-24-14; revised 10-2-14.)

12 (205 ILCS 305/57.1)

13 Sec. 57.1. Services to other credit unions.

14 (a) A credit union may act as a representative of and enter  
15 into an agreement with credit unions or other organizations for  
16 the purposes ~~purpose~~ of:

17 (1) sharing, utilizing, renting, leasing, purchasing,  
18 selling, and joint ownership of fixed assets or engaging in  
19 activities and services that relate to the daily operations  
20 of credit unions; and

21 (2) providing correspondent services to other credit  
22 unions that the service provider credit union is authorized  
23 to perform for its own members or as part of its  
24 operations, including, but not limited to, loan  
25 processing, loan servicing, member check cashing services,

1           disbursing share withdrawals and loan proceeds, cashing  
2           and selling money orders, ACH and wire transfer services,  
3           implementation and administrative support services related  
4           to the use of debit cards, payroll debit cards, and other  
5           prepaid debit cards and credit cards, coin and currency  
6           services, performing internal audits, and automated teller  
7           machine deposit services.

8           (Source: P.A. 98-784, eff. 7-24-14; revised 11-26-14.)

9           Section 20. The Raffles and Poker Runs Act is amended by  
10          changing Section 1 as follows:

11           (230 ILCS 15/1) (from Ch. 85, par. 2301)

12           Sec. 1. Definitions. For the purposes of this Act the terms  
13          defined in this Section have the meanings given them.

14           "Net proceeds" means the gross receipts from the conduct of  
15          raffles, less reasonable sums expended for prizes, local  
16          license fees and other reasonable operating expenses incurred  
17          as a result of operating a raffle or poker run.

18           "Key location" means the location where the poker run  
19          concludes and the prize or prizes are awarded.

20           "Poker run" means an event organized by an organization  
21          licensed under this Act in which participants travel to  
22          multiple predetermined locations, including a key location,  
23          drawing a playing card or equivalent item at each location, in  
24          order to assemble a facsimile of a poker hand or other numeric

1 score. "Poker run" includes dice runs, marble runs, or other  
2 events where the objective is to build the best hand or highest  
3 score by obtaining an item at each location.

4 "Raffle" means a form of lottery, as defined in Section  
5 28-2(b) of the Criminal Code of 2012, conducted by an  
6 organization licensed under this Act, in which:

7 (1) the player pays or agrees to pay something of value  
8 for a chance, represented and differentiated by a number or  
9 by a combination of numbers or by some other medium, one or  
10 more of which chances is to be designated the winning  
11 chance;

12 (2) the winning chance is to be determined through a  
13 drawing or by some other method based on an element of  
14 chance by an act or set of acts on the part of persons  
15 conducting or connected with the lottery, except that the  
16 winning chance shall not be determined by the outcome of a  
17 publicly exhibited sporting contest.

18 "Raffle" does not include a savings promotion raffle  
19 authorized under Section 5g of the Illinois Banking Act,  
20 Section 7008 of the Savings Bank Act, Section 42.7 of the  
21 Illinois Credit Union Act, Section 5136B of the National Bank  
22 Act (12 U.S.C. 25a), or Section 4 of the Home Owners' Loan Act  
23 (12 U.S.C. 1463).

24 (Source: P.A. 97-1150, eff. 1-25-13; 98-644, eff. 6-10-14.)

25 Section 25. The Criminal Code of 2012 is amended by

1 changing Sections 28-1, 28-1.1, and 28-2 as follows:

2 (720 ILCS 5/28-1) (from Ch. 38, par. 28-1)

3 Sec. 28-1. Gambling.

4 (a) A person commits gambling when he or she:

5 (1) knowingly plays a game of chance or skill for money  
6 or other thing of value, unless excepted in subsection (b)  
7 of this Section;

8 (2) knowingly makes a wager upon the result of any  
9 game, contest, or any political nomination, appointment or  
10 election;

11 (3) knowingly operates, keeps, owns, uses, purchases,  
12 exhibits, rents, sells, bargains for the sale or lease of,  
13 manufactures or distributes any gambling device;

14 (4) contracts to have or give himself or herself or  
15 another the option to buy or sell, or contracts to buy or  
16 sell, at a future time, any grain or other commodity  
17 whatsoever, or any stock or security of any company, where  
18 it is at the time of making such contract intended by both  
19 parties thereto that the contract to buy or sell, or the  
20 option, whenever exercised, or the contract resulting  
21 therefrom, shall be settled, not by the receipt or delivery  
22 of such property, but by the payment only of differences in  
23 prices thereof; however, the issuance, purchase, sale,  
24 exercise, endorsement or guarantee, by or through a person  
25 registered with the Secretary of State pursuant to Section

1 8 of the Illinois Securities Law of 1953, or by or through  
2 a person exempt from such registration under said Section  
3 8, of a put, call, or other option to buy or sell  
4 securities which have been registered with the Secretary of  
5 State or which are exempt from such registration under  
6 Section 3 of the Illinois Securities Law of 1953 is not  
7 gambling within the meaning of this paragraph (4);

8 (5) knowingly owns or possesses any book, instrument or  
9 apparatus by means of which bets or wagers have been, or  
10 are, recorded or registered, or knowingly possesses any  
11 money which he has received in the course of a bet or  
12 wager;

13 (6) knowingly sells pools upon the result of any game  
14 or contest of skill or chance, political nomination,  
15 appointment or election;

16 (7) knowingly sets up or promotes any lottery or sells,  
17 offers to sell or transfers any ticket or share for any  
18 lottery;

19 (8) knowingly sets up or promotes any policy game or  
20 sells, offers to sell or knowingly possesses or transfers  
21 any policy ticket, slip, record, document or other similar  
22 device;

23 (9) knowingly drafts, prints or publishes any lottery  
24 ticket or share, or any policy ticket, slip, record,  
25 document or similar device, except for such activity  
26 related to lotteries, bingo games and raffles authorized by

1 and conducted in accordance with the laws of Illinois or  
2 any other state or foreign government;

3 (10) knowingly advertises any lottery or policy game,  
4 except for such activity related to lotteries, bingo games  
5 and raffles authorized by and conducted in accordance with  
6 the laws of Illinois or any other state;

7 (11) knowingly transmits information as to wagers,  
8 betting odds, or changes in betting odds by telephone,  
9 telegraph, radio, semaphore or similar means; or knowingly  
10 installs or maintains equipment for the transmission or  
11 receipt of such information; except that nothing in this  
12 subdivision (11) prohibits transmission or receipt of such  
13 information for use in news reporting of sporting events or  
14 contests; or

15 (12) knowingly establishes, maintains, or operates an  
16 Internet site that permits a person to play a game of  
17 chance or skill for money or other thing of value by means  
18 of the Internet or to make a wager upon the result of any  
19 game, contest, political nomination, appointment, or  
20 election by means of the Internet. This item (12) does not  
21 apply to activities referenced in items (6) and (6.1) of  
22 subsection (b) of this Section.

23 (b) Participants in any of the following activities shall  
24 not be convicted of gambling:

25 (1) Agreements to compensate for loss caused by the  
26 happening of chance including without limitation contracts

1 of indemnity or guaranty and life or health or accident  
2 insurance.

3 (2) Offers of prizes, award or compensation to the  
4 actual contestants in any bona fide contest for the  
5 determination of skill, speed, strength or endurance or to  
6 the owners of animals or vehicles entered in such contest.

7 (3) Pari-mutuel betting as authorized by the law of  
8 this State.

9 (4) Manufacture of gambling devices, including the  
10 acquisition of essential parts therefor and the assembly  
11 thereof, for transportation in interstate or foreign  
12 commerce to any place outside this State when such  
13 transportation is not prohibited by any applicable Federal  
14 law; or the manufacture, distribution, or possession of  
15 video gaming terminals, as defined in the Video Gaming Act,  
16 by manufacturers, distributors, and terminal operators  
17 licensed to do so under the Video Gaming Act.

18 (5) The game commonly known as "bingo", when conducted  
19 in accordance with the Bingo License and Tax Act.

20 (6) Lotteries when conducted by the State of Illinois  
21 in accordance with the Illinois Lottery Law. This exemption  
22 includes any activity conducted by the Department of  
23 Revenue to sell lottery tickets pursuant to the provisions  
24 of the Illinois Lottery Law and its rules.

25 (6.1) The purchase of lottery tickets through the  
26 Internet for a lottery conducted by the State of Illinois

1 under the program established in Section 7.12 of the  
2 Illinois Lottery Law.

3 (7) Possession of an antique slot machine that is  
4 neither used nor intended to be used in the operation or  
5 promotion of any unlawful gambling activity or enterprise.  
6 For the purpose of this subparagraph (b)(7), an antique  
7 slot machine is one manufactured 25 years ago or earlier.

8 (8) Raffles and poker runs when conducted in accordance  
9 with the Raffles and Poker Runs Act.

10 (9) Charitable games when conducted in accordance with  
11 the Charitable Games Act.

12 (10) Pull tabs and jar games when conducted under the  
13 Illinois Pull Tabs and Jar Games Act.

14 (11) Gambling games conducted on riverboats when  
15 authorized by the Riverboat Gambling Act.

16 (12) Video gaming terminal games at a licensed  
17 establishment, licensed truck stop establishment, licensed  
18 fraternal establishment, or licensed veterans  
19 establishment when conducted in accordance with the Video  
20 Gaming Act.

21 (13) Games of skill or chance where money or other  
22 things of value can be won but no payment or purchase is  
23 required to participate.

24 (14) Savings promotion raffles authorized under  
25 Section 5g of the Illinois Banking Act, Section 7008 of the  
26 Savings Bank Act, Section 42.7 of the Illinois Credit Union

1       Act, Section 5136B of the National Bank Act (12 U.S.C.  
2       25a), or Section 4 of the Home Owners' Loan Act (12 U.S.C.  
3       1463).

4       (c) Sentence.

5       Gambling is a Class A misdemeanor. A second or subsequent  
6       conviction under subsections (a) (3) through (a) (12), is a Class  
7       4 felony.

8       (d) Circumstantial evidence.

9       In prosecutions under this Section circumstantial evidence  
10       shall have the same validity and weight as in any criminal  
11       prosecution.

12       (Source: P.A. 97-1108, eff. 1-1-13; 98-644, eff. 6-10-14.)

13       (720 ILCS 5/28-1.1) (from Ch. 38, par. 28-1.1)

14       Sec. 28-1.1. Syndicated gambling.

15       (a) Declaration of Purpose. Recognizing the close  
16       relationship between professional gambling and other organized  
17       crime, it is declared to be the policy of the legislature to  
18       restrain persons from engaging in the business of gambling for  
19       profit in this State. This Section shall be liberally construed  
20       and administered with a view to carrying out this policy.

21       (b) A person commits syndicated gambling when he or she  
22       operates a "policy game" or engages in the business of  
23       bookmaking.

24       (c) A person "operates a policy game" when he or she  
25       knowingly uses any premises or property for the purpose of

1 receiving or knowingly does receive from what is commonly  
2 called "policy":

3 (1) money from a person other than the bettor or player  
4 whose bets or plays are represented by the money; or

5 (2) written "policy game" records, made or used over  
6 any period of time, from a person other than the bettor or  
7 player whose bets or plays are represented by the written  
8 record.

9 (d) A person engages in bookmaking when he or she knowingly  
10 receives or accepts more than five bets or wagers upon the  
11 result of any trials or contests of skill, speed or power of  
12 endurance or upon any lot, chance, casualty, unknown or  
13 contingent event whatsoever, which bets or wagers shall be of  
14 such size that the total of the amounts of money paid or  
15 promised to be paid to the bookmaker on account thereof shall  
16 exceed \$2,000. Bookmaking is the receiving or accepting of bets  
17 or wagers regardless of the form or manner in which the  
18 bookmaker records them.

19 (e) Participants in any of the following activities shall  
20 not be convicted of syndicated gambling:

21 (1) Agreements to compensate for loss caused by the  
22 happening of chance including without limitation contracts  
23 of indemnity or guaranty and life or health or accident  
24 insurance;

25 (2) Offers of prizes, award or compensation to the  
26 actual contestants in any bona fide contest for the

1 determination of skill, speed, strength or endurance or to  
2 the owners of animals or vehicles entered in the contest;

3 (3) Pari-mutuel betting as authorized by law of this  
4 State;

5 (4) Manufacture of gambling devices, including the  
6 acquisition of essential parts therefor and the assembly  
7 thereof, for transportation in interstate or foreign  
8 commerce to any place outside this State when the  
9 transportation is not prohibited by any applicable Federal  
10 law;

11 (5) Raffles and poker runs when conducted in accordance  
12 with the Raffles and Poker Runs Act;

13 (6) Gambling games conducted on riverboats when  
14 authorized by the Riverboat Gambling Act; ~~and~~

15 (7) Video gaming terminal games at a licensed  
16 establishment, licensed truck stop establishment, licensed  
17 fraternal establishment, or licensed veterans  
18 establishment when conducted in accordance with the Video  
19 Gaming Act; and -

20 (8) Savings promotion raffles authorized under Section  
21 5g of the Illinois Banking Act, Section 7008 of the Savings  
22 Bank Act, Section 42.7 of the Illinois Credit Union Act,  
23 Section 5136B of the National Bank Act (12 U.S.C. 25a), or  
24 Section 4 of the Home Owners' Loan Act (12 U.S.C. 1463).

25 (f) Sentence. Syndicated gambling is a Class 3 felony.

26 (Source: P.A. 97-1108, eff. 1-1-13; 98-644, eff. 6-10-14.)

1 (720 ILCS 5/28-2) (from Ch. 38, par. 28-2)

2 Sec. 28-2. Definitions.

3 (a) A "gambling device" is any clock, tape machine, slot  
4 machine or other machines or device for the reception of money  
5 or other thing of value on chance or skill or upon the action  
6 of which money or other thing of value is staked, hazarded,  
7 bet, won or lost; or any mechanism, furniture, fixture,  
8 equipment or other device designed primarily for use in a  
9 gambling place. A "gambling device" does not include:

10 (1) A coin-in-the-slot operated mechanical device  
11 played for amusement which rewards the player with the  
12 right to replay such mechanical device, which device is so  
13 constructed or devised as to make such result of the  
14 operation thereof depend in part upon the skill of the  
15 player and which returns to the player thereof no money,  
16 property or right to receive money or property.

17 (2) Vending machines by which full and adequate return  
18 is made for the money invested and in which there is no  
19 element of chance or hazard.

20 (3) A crane game. For the purposes of this paragraph  
21 (3), a "crane game" is an amusement device involving skill,  
22 if it rewards the player exclusively with merchandise  
23 contained within the amusement device proper and limited to  
24 toys, novelties and prizes other than currency, each having  
25 a wholesale value which is not more than \$25.

1           (4) A redemption machine. For the purposes of this  
2 paragraph (4), a "redemption machine" is a single-player or  
3 multi-player amusement device involving a game, the object  
4 of which is throwing, rolling, bowling, shooting, placing,  
5 or propelling a ball or other object that is either  
6 physical or computer generated on a display or with lights  
7 into, upon, or against a hole or other target that is  
8 either physical or computer generated on a display or with  
9 lights, or stopping, by physical, mechanical, or  
10 electronic means, a moving object that is either physical  
11 or computer generated on a display or with lights into,  
12 upon, or against a hole or other target that is either  
13 physical or computer generated on a display or with lights,  
14 provided that all of the following conditions are met:

15           (A) The outcome of the game is predominantly  
16 determined by the skill of the player.

17           (B) The award of the prize is based solely upon the  
18 player's achieving the object of the game or otherwise  
19 upon the player's score.

20           (C) Only merchandise prizes are awarded.

21           (D) The wholesale value of prizes awarded in lieu  
22 of tickets or tokens for single play of the device does  
23 not exceed \$25.

24           (E) The redemption value of tickets, tokens, and  
25 other representations of value, which may be  
26 accumulated by players to redeem prizes of greater

1 value, for a single play of the device does not exceed  
2 \$25.

3 (5) Video gaming terminals at a licensed  
4 establishment, licensed truck stop establishment, licensed  
5 fraternal establishment, or licensed veterans  
6 establishment licensed in accordance with the Video Gaming  
7 Act.

8 (a-5) "Internet" means an interactive computer service or  
9 system or an information service, system, or access software  
10 provider that provides or enables computer access by multiple  
11 users to a computer server, and includes, but is not limited  
12 to, an information service, system, or access software provider  
13 that provides access to a network system commonly known as the  
14 Internet, or any comparable system or service and also  
15 includes, but is not limited to, a World Wide Web page,  
16 newsgroup, message board, mailing list, or chat area on any  
17 interactive computer service or system or other online service.

18 (a-6) "Access" and "computer" have the meanings ascribed to  
19 them in Section 16D-2 of this Code.

20 (b) A "lottery" is any scheme or procedure whereby one or  
21 more prizes are distributed by chance among persons who have  
22 paid or promised consideration for a chance to win such prizes,  
23 whether such scheme or procedure is called a lottery, raffle,  
24 gift, sale or some other name, excluding savings promotion  
25 raffles authorized under Section 5g of the Illinois Banking  
26 Act, Section 7008 of the Savings Bank Act, Section 42.7 of the

1 Illinois Credit Union Act, Section 5136B of the National Bank  
2 Act (12 U.S.C. 25a), or Section 4 of the Home Owners' Loan Act  
3 (12 U.S.C. 1463).

4 (c) A "policy game" is any scheme or procedure whereby a  
5 person promises or guarantees by any instrument, bill,  
6 certificate, writing, token or other device that any particular  
7 number, character, ticket or certificate shall in the event of  
8 any contingency in the nature of a lottery entitle the  
9 purchaser or holder to receive money, property or evidence of  
10 debt.

11 (Source: P.A. 97-1126, eff. 1-1-13; 98-31, eff. 6-24-13.)